

As things stand, this class of citizen, the fundamental wealth producer of the country, is given poorer service by our banks than almost any other man in American industry." Although he has the finest security for current loans there is in the world, namely, products that go into immediate consumption and that sell in all the markets of the world every hour of the day yet he pays double the rate paid by manufacturers of industrial products that have to be marketed with great skill on a treacherous and delicate market.

**In The World's Work for September, 1912, President Yoakum of the St. Louis and San Francisco Railway, stated :** "The work of reorganizing the farm finance of the United States is sure to come. The rapidity of its realization depends upon the farmers of the United States. They are the first to receive the benefits. If they do not arouse themselves to wipe out this terrific annual tax upon their industry no other man can accomplish the purpose for them. If on the contrary they through their organizations and through their representatives in Congress demand legislation to accomplish this purpose, I have no hesitation in saying that the annual interest saved ten years from now will be enough to pay the ruling rate at that time on more than \$4,000,000,000 of additional money—enough to open and cultivate every section of the country to its full capacity."

For land the starving city worker cries  
And land untilled awaiting labor lies,  
Yet wealth and power are blind and cannot see  
That wealth would grow and still more staple be  
If all the city's strong but idle hands  
Were taught to sow and reap the idle lands  
For wealth is not in truth the golden spoil  
'Tis but the product of the workers' toil.

—Donald McGregor.